

# Financial Services Guide

Issued 1 June 2021

## About this guide

This Financial Services Guide (FSG) explains the financial services provided by RI Advice Group and your adviser (who is authorised through RI Advice Group). It is designed to help you make a fully informed decision about whether you want to use our services.

Please take the time to read this guide carefully. Sound financial advice is based on open communication. Understanding our services and our fees is the cornerstone of this communication. It's also important that you know who authorises your adviser, the nature of their associations and relationships and what to do if you have a complaint. If you have further questions, or if there is anything that isn't clear, please talk to your adviser or contact us.

This guide must be accompanied by an Adviser Profile which outlines your adviser's skills, qualifications and the services they are authorised to provide.

## Not independent



We are a wholly owned subsidiary of IOOF Holdings Limited (IOOF) and part of the IOOF group of companies (IOOF Group). The IOOF Group is an issuer of financial products, some of which are included in our Approved Product List. In addition, we may receive commission on life insurance products as explained in this FSG under the heading 'How we are paid'. For these reasons, we do not refer to ourselves or our advice as independent, impartial or unbiased.

# About us

## Helping you make the most of life

At its heart, good financial advice is all about making the most of life – helping you to decide what you want to achieve and setting the financial strategies to help you do it. Everyone has different goals in life, but for most of us, finances play an important role in reaching them.

That's where we can help. Since 1979 advisers with RI Advice Group (formerly RetireInvest) have helped thousands of Australians to create, grow and protect their wealth.

Your adviser provides professional advice to help you achieve what you want out of life. RI Advice practices are locally owned, employing highly qualified financial advisers. Each adviser has a legal obligation and an ethical duty to act with integrity and in the best interests of their clients. Your adviser is a self-employed practice owner or employed by the practice. The Adviser Profile provided with this guide has specific information about your adviser.

Your adviser, or the practice they work for, has chosen to partner with RI Advice Group, who provides your adviser with research, training, compliance, technical and operational support. RI Advice Group is responsible for any financial service your adviser provides on its behalf.

RI Advice is a wholly owned subsidiary of IOOF Holdings Limited (IOOF) which is listed on the Australian Securities Exchange (ASX: IFL). Our relationship with IOOF allows us the opportunity to engage with the group's shared services and support teams to provide great outcomes for our clients.

# Products and services

Our network of advisers provide a range of financial services including investing, superannuation, retirement and insurance. Specific information about the services your adviser is authorised to provide and their qualifications are contained in the attached Adviser Profile.

## Important documents you can expect to receive

When your adviser provides personal financial advice for the first time, you will generally be given a Statement of Advice (SoA). The SoA sets out your personal advice, the basis on which it is given, the cost of the advice, and information about any associations or relationships that could influence the advice.

If you require further advice at a later time, providing your circumstances have not changed significantly since your previous SoA, your adviser may be able to provide the further advice verbally or via a shorter Record of Advice (RoA). If you are given verbal advice, your adviser will document the discussion and a copy of this record can be made available to you on request. If you are given further advice and your circumstances have changed significantly since your previous SoA, you will generally be given another SoA.

To help you make an informed decision about a financial product, you will generally be given a Product Disclosure Statement (PDS) which outlines the product features and costs in detail. In certain circumstances, there is no requirement to provide a PDS (including, e.g. where you already have one).

If you ask your adviser to undertake a transaction without receiving advice from that adviser, you may be given a letter confirming your instructions and disclosing any costs payable by you in relation to that transaction.

## Our Approved Products List

Only products and services that have been examined by IOOF's experienced research team are placed on our Approved Products List (APL). Products and services on the APL include those offered, managed or administered by our related companies, including

# Important relationships and other benefits

Australian Executor Trustees Limited, IOOF Investment Management Limited, IOOF Investment Services Limited, IOOF Limited and Managed Portfolio Services Limited. Our related companies also include:

- OnePath Funds Management Limited, OnePath Custodians Pty Limited and Oasis Funds Management Limited which IOOF purchased from ANZ Banking Group Limited in 2020. As part of the acquisition, our APL includes certain ANZ banking products and insurance products issued by OnePath Life Limited where those products continue to be suitable for our clients' needs and providing they comply with our legal obligations. OnePath Life Limited is part of the Zurich Financial Services group and is not part of the IOOF group.
- MLC Investment Limited, JANA Investment Advisers Pty Ltd, NULIS Nominees (Australia) Limited, Navigator Australia Limited, Antares Capital Partners Ltd, Fairview Equity Partners Pty Ltd, Intermede Investment Partners Limited, MLC Asset Management Services Limited and Presima Inc which IOOF acquired as part of the purchase of MLC Wealth Limited from National Australia Bank Limited (NAB) in 2021. As part of the acquisition, our APL includes certain products issued by NAB or its related entities and insurance products issued by MLC Limited, provided those products are suitable for our clients' needs and providing they comply with our legal obligations. MLC Limited is part of the Nippon Life Insurance group and is not part of the IOOF group.

Our related companies will receive fees and benefits as disclosed in the relevant disclosure document if you purchase the product or use the service.

Your adviser will first source from the APL before providing any recommendations. This means any product or service your adviser recommends has been thoroughly researched. They will only recommend a product or service after considering its appropriateness in relation to your individual objectives, financial situation, needs and best interests. Where your strategy requires products and services other than those on the APL to act in your best interests, the research team will be consulted and we will seek to find an alternative solution.

In addition to the related companies listed above (under the heading 'Our Approved Products List') you should also be aware of the following relationships and benefits that we may receive. Any payments noted below are not an additional cost to you and will only be made to the extent permitted by law. Any other arrangements you need to be aware of will be set out in the Adviser Profile attached to this document. Arrangements that are relevant to the advice being provided to you will also be disclosed in your written advice.

## Product and service provider benefits

RI Advice Group may receive sponsorship payments from product and service providers to fund technical and professional development training for our advisers. Our practice owners or advisers may also apply for and may qualify to receive commercial terms on a range of banking products and services such as interest rates and limited recourse terms.

## Distribution fees

Related companies of RI Advice Group may receive fees for acting as the distributor of financial products which your adviser may recommend. Any fee is paid by the product issuer or administrator of the product out of its own funds. Neither your adviser nor RI Advice Group receive any of these fees.

## Advisory fees

Product providers may pay advisory fees to RI Advice Group or an investment management entity associated with RI Advice Group. This fee is for the provision of portfolio management advisory services where RI Advice Group model portfolios are utilised via managed accounts or separately managed accounts. In the event of this occurring, the fee is calculated as a percentage, likely to be up to 0.15% of the managed account or separately managed account portfolio balance. Your adviser will not receive any of this fee.

# How we are paid

## Referral partners

Your adviser may have referral relationships with third parties. These third parties may include accountants, mortgage brokers, general insurance brokers, solicitors, real estate agents and other third parties who specialise in a specific field.

If you are referred to your adviser by one of these third parties, that third party may receive a referral fee, commission or non-monetary benefit. These referral fees can vary and may be up to 40% of revenue received by your adviser's practice or an equivalent or lesser value non-monetary benefit. Advisers can change their referral relationships over time and, as such, the referral fee ranges may also vary over time. Where you are referred to a third party (including to other financial advisers) by your adviser, your adviser does not receive any payment for that referral. We also do not approve or endorse their advice. You must assess the merits of their advice in the light of your own circumstances and objectives.

## Associated businesses

Your adviser may have associations with other related businesses, such as an accountancy firm.

## Other payments

We keep a full register of any benefits received by advisers of between \$100 to \$300. By law, your adviser is not permitted to receive benefits in excess of \$300 per year from a product issuer. In addition, RI Advice Group keeps a register of any other non-monetary benefits your adviser may receive in relation to education, training, technology support or software that is relevant to the provision of financial advice. If you would like a copy of either register, please ask your adviser and one will be made available to you.

We receive remuneration from:

- Advice and service fees paid by you (fee for service)
- Commissions from insurance providers
- Other payments and benefits as outlined above under the heading 'Important relationships and other benefits'.

As the licensee, RI Advice Group collects all fees and commissions which are paid on to your adviser's practice. The Adviser Profile explains how your adviser is paid. RI Advice Group receives a licensee fee from your adviser's practice of up to \$165,000 per annum, which is in part based on remuneration paid to your adviser's practice.

## Advice and service fees paid by you

Before providing personal advice, your adviser will agree the fees and payment options with you. These fees will be based on your individual circumstances, the complexity of your situation and the time it takes to prepare your personal financial advice. Fees and commissions that are relevant to the advice being provided will also be disclosed in the written advice provided to you.

The types of fees you may be asked to pay can include:

- **Statement of Advice (SoA) fee** – a fee to gather information, analyse your situation and prepare your SoA.
- **Implementation fee** – a fee to implement the recommendations contained in your SoA.
- **Review service fee** – a fee for the provision of review services if you enter into a service agreement with your adviser.

Your adviser may also charge other fees for the ad hoc provision of advice or services, including if you instruct your adviser to complete a transaction on your behalf such as buying or selling specific financial products.

# If you have a complaint

## Commissions from insurance providers

Insurance providers may pay us commissions if your adviser recommends insurance products to you. Commissions are based on a percentage of your insurance premium.

On all commission arrangements where the commission in the first year is greater than that payable in later years, the maximum upfront (year 1) commission is 66% and the maximum ongoing (years 2+) commission is 22% (inclusive of GST). Where upfront and ongoing commissions are the same, there is no legislated maximum however product providers generally pay up to 33%.

For insurance products purchased prior to 1 January 2018, we may continue to be paid commissions in the same manner as what would have previously been advised to you at the time of obtaining the product(s).

If you have a complaint about financial services provided to you, your complaint can be directed to your adviser in the first instance. You can also raise your complaint at any time by contacting us at:

Email: [advicecomplaints@ioof.com.au](mailto:advicecomplaints@ioof.com.au)

In writing to: IOOF Advice Complaints  
Level 3, 30 Hickson Road,  
Millers Point NSW 2000

Phone: 1800 271 147

We will investigate and endeavour to resolve your complaint promptly and fairly. Until 5 October 2021, if your complaint has not been resolved to your satisfaction within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). From 5 October 2021 this timeframe reduces to 30 days.

AFCA is an external dispute resolution scheme which provides fair and independent financial services complaint resolution that is free to consumers. AFCA's contact details are:

Email: [info@afca.org.au](mailto:info@afca.org.au)

Website: [www.afca.org.au](http://www.afca.org.au)

In writing to: Australian Financial  
Complaints Authority  
GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

The Australian Securities and Investment Commission (ASIC) has an information line 1300 300 630 which you may use to obtain information about your rights, and to make a complaint.

For more information, please visit their website:  
[www.asic.gov.au](http://www.asic.gov.au)

## Professional indemnity insurance

RI Advice Group is covered by professional indemnity insurance satisfying the requirements under the Corporations Act for compensation arrangements.

Our insurance arrangements cover claims made against us as the licensee and both our current and former authorised representatives.



# Our privacy policy

RI Advice Group collects your personal information in order for one of its authorised representatives (that is, your adviser and/or the practice where he/she works) to provide you with financial products and services. In order to undertake the management and administration of products and services, it may be necessary for us to disclose your personal information to certain third parties.

We and your adviser will collect and use information about you during the course of your relationship with each of us.

It is important that the information we hold about you is up to date. You must let your adviser know when information you have provided has changed.

## Collection, use and disclosure of information

We may use and disclose your personal information (including health and other sensitive information) for the following purposes:

- to assist in providing you with products and services;
- to consider your request for a product or service;
- to enable RI Advice or another member of the IOOF Group to provide you with a product or service that was recommended to you by your adviser;
- to tell you about other products or services that may be of interest to you;
- to assist in arrangements with other organisations (for example product issuers) in relation to the promotion or provision of a product or service;
- to manage the relationship between you and your adviser and any accounts or policies which you hold, and perform other administrative and operational tasks (including but not limited to risk management, systems development and testing, staff training and market, customer satisfaction, investment research and to undertake analytics activities);
- to consider any concerns or complaints you raise against RI Advice Group and/or your adviser and to manage any legal action involving RI Advice Group;
- to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- to identify you or establish your tax status under any Australian or foreign legislation, regulation or treaty or pursuant to an agreement with any tax authority; or
- as required by relevant laws, regulations and codes of practice.

We may disclose your personal information (including health and other sensitive information) to another licensee in order to enable you to continue to receive financial products and services in the following circumstances:

- where your adviser dies or their arrangements with us terminate;
- where our authorised representative becomes an authorised representative of another licensee; or
- where our authorised representative sells all or part of its business to another licensee.

## Absence of relevant information

If you do not provide some or all of the information requested, RI Advice Group may be unable to provide you with products or services.

## Information required by law

We may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in the Privacy Policy which can be found at [www.riadvice.com.au/privacy-policy/](http://www.riadvice.com.au/privacy-policy/)

## Providing your information to others

We may provide your personal information (including health and other sensitive information) to:

- an authorised representative of ours (including your adviser) for the purposes outlined in this document;
- IOOF and any related entity of IOOF which may use the information to carry out IOOF's functions and activities;
- any agent, contractor or service provider of RI Advice Group or its authorised representative, engaged to carry out or assist with its functions and activities (for example, office support or paraplanning services, IT support providers, data analytics and mailing houses);
- an organisation that assists RI Advice Group to identify, prevent or investigate fraud, unlawful activity or misconduct;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other parties RI Advice Group is authorised or required by law or court/tribunal order to disclose information to;
- any person who introduces you to RI Advice Group;
- your referee(s);
- your employer;
- your partner or spouse where they have sought advice jointly with you; or
- your authorised agents; your executor, administrator or trustee in bankruptcy; your legal representative; your attorney; or anyone else acting for you.

Where your adviser discloses your personal information to recipients which are (1) located outside Australia and/or (2) either not established in or do not carry on business in Australia, he/she will inform you of those countries in the Adviser Profile of our Financial Services Guide.

## Marketing and Privacy

We and other members of the IOOF Group may use your personal information to send you information about our financial products and services from time to time.

We and IOOF may also disclose your personal information to our related companies or organisations in an arrangement or alliance with us and/or IOOF to share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on 1800 738 473 to withdraw your consent.

## Privacy Policy

The Privacy Policy is available at [www.riadvice.com.au/privacy-policy/](http://www.riadvice.com.au/privacy-policy/) and contains information about:

- the circumstances in which we or one of our related entities may collect personal information from other sources (including from a third party);
- how to access personal information and seek correction of personal information; and
- how you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

## Personal information you provide about someone else

If you give us personal information (including health and other sensitive information) about someone else, please show them a copy of this notice and direct them to the Privacy Policy available at [www.riadvice.com.au/privacy-policy/](http://www.riadvice.com.au/privacy-policy/) so that they may understand the manner in which their personal information may be used or disclosed in connection with your dealings with us.

# Want more information?

If you have any questions about the information in this guide or about our services, talk to your adviser or contact RI Advice Group directly.

Call 1800 738 473

Email [ripracticedevelopment@riadvice.com.au](mailto:ripracticedevelopment@riadvice.com.au)

Website [www.riadvice.com.au](http://www.riadvice.com.au)



Retirement Advice Specialists

RI Advice Group Pty Ltd | ABN 23 001 774 125 AFSL 238429 | Level 3, 30 Hickson Road, Millers Point NSW 2000

RI Advice has authorised the distribution of the FSG by its authorised representatives. RI Advice Group acts on your behalf when providing services to you or when financial services are provided to you on its behalf.



# Adviser Profile

**Daniel Brown**  
Dip FP, JP



This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

**Authorised Representative Number:** 430906  
**Corporate Authorised Representative Number:** 1280080  
**Adviser profile issue date:** 15/6/2020  
**Version:** 5.2

Daniel Brown is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Daniel Brown is proprietor of Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Daniel Brown, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Daniel has been a qualified Financial Planner for over 18 years, owning and operating both boutique and large Financial Planning operations in the Newcastle, Central Coast and Sydney areas.

Daniel engages with clients in all different phases of life; from those looking to build strong foundations for themselves and their family, those looking to create wealth and also those preparing for retirement. He is passionate about working with clients where the relationship is open and honest as this ensures can he provide clarity and focus on building their ideal future with no limitations!

"Across the Financial Planning businesses, we have the ambitious growth plan to be known as one of Australia's leading providers of Financial Planning advice, helping our clients retire with financial peace of mind."

Daniel has worked hard to provide a great lifestyle for his family and enjoys being involved in all aspects of his children's lives and also supporting his wife Julie to fulfil her own business dreams.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- ASX listed investments managed under a model portfolio
- Personal insurance
- Budget and cash flow planning
- Debt management
- Gearing
- Business insurance
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation
- Standard margin lending facilities

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A percentage of funds invested (excluding borrowed funds).
- A fixed dollar amount.
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines, Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

Address	15 Kenrick Street The Junction NSW 2291 Australia
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Phone	02 4032 7934
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Address	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
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Phone	02 4323 2877
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# Adviser Profile

**Rosylea Copp**  
Dip FP, JP



This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

**Authorised Representative Number:** 1272480  
**Corporate Authorised Representative Number:** 1280080  
**Adviser profile issue date:** 15/6/2020  
**Version:** 5.3

Rosylea Copp is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Rosylea Copp is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Rosylea Copp, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

With over 25 years' experience in financial services and advisory roles here and in London, Rosie now brings that nuanced understanding of numbers to her role at Coastal Advice Group.

Being both a mother and a daughter, Rosie understands the importance of getting started early as much as the importance of taking care of those who are unable to help themselves.

Rosie takes great joy in getting to know her clients (especially multiple generations of one family), understanding their goals and passions, then working collaboratively to implement appropriate strategies. Her intuition and empathy make her a superb Financial Adviser, something that her colleagues and clients attest to.

"To me, financial advice is a lifelong critical element of your success and security; laying the foundation in your early years, reaping the rewards as you age, then taking comfort that you will have access to the best care available when you can no longer live independently."

Rosie is also Coastal Advice Group's resident Aged Care specialist - attending to her mother's physical and financial well-being during her transition into assisted living opened Rosie's eyes to how much potential there was to make a lasting, positive impact for people through good advice informed by compassion and understanding.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- Portfolio review
- Estate planning
- Ongoing advisory services

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

Address	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
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Phone	02 4323 2877
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Address	15 Kenrick Street The Junction NSW 2291 Australia
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Phone	02 4032 7934
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# Adviser Profile

**Kristy Coulin**  
B Bus, Dip FS, JP



This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

**Authorised Representative Number:** 1263235  
**Corporate Authorised Representative Number:** 1280080  
**Adviser profile issue date:** 25/6/2020  
**Version:** 5.2

Kristy Coulin is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Kristy Coulin is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Kristy Coulin, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Former Client Service and Office Manager turned Financial Adviser, Kristy Coulin has accumulated a wealth of experience from her 14 years in the Financial Planning industry.

It's this depth of experience that serves her well in her present role as Retirement Financial Adviser. "I've been supporting clients for years, walking them through things and taking care of all the paperwork." It was a natural progression for her to assist in the financial guidance of clients more directly.

For Kristy, who is innately attentive to the needs of others, a big appeal is the benefit she can help bring to people's lives. Kristy takes the time to really determine what people want to achieve, and what their starting position is. It might be helping them assess their eligibility for the pension, restructuring their super for better outcomes, or downsizing strategies.

She derives great satisfaction in making people content about what's happening and involved in the process. "With many people, particularly pre-retirees and Centrelink aged care individuals, they just want someone to simplify their lives and take away the stress," says Kristy. "I'm not interested in bamboozling people with the technicalities."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- ASX listed investments managed under a model portfolio
- Personal insurance
- Budget and cash flow planning
- Debt management
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- Self-managed superannuation
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines, Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

Address	15 Kenrick Street The Junction NSW 2291 Australia
Phone	02 4032 7934

Address	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
Phone	02 4323 2877



# Adviser Profile



## Jon Dickson

MBA, BBA, GradDipFP

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

<b>Authorised Representative Number:</b>	1008187
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	7/12/2021
<b>Version:</b>	6.1

Jon Dickson is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Jon Dickson is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers, Coastal Advice Port Macquarie and Coastal Advice Ballina Byron which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Jon Dickson, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

With 14 years in the finance industry, Jon is an incredibly knowledgeable and experienced financial adviser at Coastal Advice Group.

Jon's extensive practice experience is backed by a plethora of education including a Bachelor of Business Administration, Master of Business Administration, and a Graduate Diploma of Financial Planning. It is this depth of knowledge and experience that allows Jon to achieve meaningful results for his clients.

Jon is passionate about educating his clients so they can make smart, informed decisions about their financial future. "One of the most rewarding and valuable parts of my role is being able to simplify often complex financial concepts and explain in a way that allows clients to better understand the decisions they are making. From understanding comes confidence, peace of mind and the realisation that the actions they are taking now will have a positive long-term effect on their financial well-being." For Jon, his financial planning career has been shaped by major economic events such as the Global Financial Crisis and more recently, the COVID-19 pandemic. Throughout these two economic crises, Jon's calm, positive nature enabled him to support his clients to the other side and keep them on track to achieve their financial goals. In Jon's words, "If you can get through major market corrections like these, you can get through anything!"

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Aged care
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Business insurance

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	15 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	1300 143 510
<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
<b>Phone</b>	1300 143 510

# Adviser Profile



## Jesse Field

BComm, Dip FP, ADA

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

<b>Authorised Representative Number:</b>	1269492
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	24/1/2022
<b>Version:</b>	6.1

Jesse Field is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Jesse Field is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers, Coastal Advice Port Macquarie and Coastal Advice Ballina Byron which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

## Qualifications and experience

Jesse entered the financial services industry at the age of 24 with one goal: to bring more value to more people.

After spending some of his career in wealth management and stockbroking, Jesse decided the time was right to move into a financial advice practice where he can have a more holistic and meaningful approach.

With a Bachelor of Commerce and a Diploma of Financial Planning, Jesse brings a wealth of financial knowledge to his role. Born and bred in the Central Coast, he is passionate about contributing to educating and assisting people in the region to better understand their finances.

"I really enjoy being able to translate financial terms into "plain English" for our clients. I truly believe that when people can actually understand their own financial position, it opens up a whole new realm of possibilities for them."

For Jesse, who's personable and down-to-earth-nature is a perfect fit for the Central Coast community, a big appeal is the ability to help others achieve their financial goals.

"I am really passionate about making the client experience enjoyable and stress-free. What brings me the most joy is to know that I have been able to help someone else on their journey to financial independence."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	15 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	1300 143 510
<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
<b>Phone</b>	1300 143 510

# Adviser Profile



## Anthony Fowler

M.ComLaw, B.Com

This adviser profile forms an essential part of the Financial Service Guide (FSG).  
The FSG is not complete without it.

<b>Authorised Representative Number:</b>	457332
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	23/7/2021
<b>Version:</b>	6.1

Anthony Fowler is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Anthony Fowler is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Anthony Fowler, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Anthony has held roles in the financial services industry since 2002 and his passion for the industry continues in his current role as Financial Adviser with Coastal Advice Group.

With previous experience in equities and the commercial banking sector, Anthony decided to make the move into financial advice where he could have a bigger, more meaningful impact on people's lives.

"As a financial adviser, I'm able to see more than just one aspect of my client's lives which helps me to add more value and assist them holistically."

With an Advanced Diploma of Financial Planning, a Bachelor of Commerce and a Masters in Commercial Law, Anthony brings a wealth of financial knowledge and a unique perspective to the financial planning space.

Recognising that finances can sometimes seem like another language, Anthony takes the time and care to explain complex financial topics and strategies to all his clients. "My aim is for every client to walk out the door with clarity over their finances and the peace of mind that they can sleep at night."

With empathy and honesty, Anthony enjoys developing trusted and transparent relationships with his clients. "I don't believe that there should be any knowledge gap between myself and my clients. I genuinely care about every client that walks through the door and it is so rewarding to be able to improve someone's situation and take their worries away."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Aged care
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2251 Australia
<b>Phone</b>	02 4323 2877
<b>Address</b>	15 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	02 4032 7934



# Adviser Profile

**Janelle Kirk**

CFP M.FinPlan GCert Bus. Res. JP



This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

**Authorised Representative Number:** 1003798  
**Corporate Authorised Representative Number:** 1280080  
**Adviser profile issue date:** 15/6/2020  
**Version:** 5.3

Janelle Kirk is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Janelle Kirk is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Janelle Kirk, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

With more than 45 years in the finance industry, including over two decades in the banking sector - 11 spent with the CBA; and almost 20 years as a financial planner, Janelle has developed strong quality relationships based on trust.

Wanting to embrace a holistic approach to supporting people with their financial future Janelle pursued further study to qualify as a Certified Financial Planner, and holds a Masters in Financial Planning and Graduate Certificate of Business Research.

As part of the CAG team, Janelle will provide advice in a range of areas including pre-retirement and retirement planning; and specialist advice in aged care.

Additional Positions:

\* The Hunter Melanoma Foundation (not for profit) - Committee Chairperson (unpaid role)

\* The Business Centre (not for profit) - Vice Chairperson (unpaid role)

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Retirement planning
- Investments, including savings plans
- Personal insurance
- Budget and cash flow planning
- Debt management
- Business insurance
- Centrelink / DVA
- Aged care
- Ownership and structures (e.g. discretionary and family trusts)
- Portfolio review
- Estate planning
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Derivatives
- Life investment or life risk products
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Retirement savings accounts
- Securities
- Superannuation

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

Address	15 Kenrick Street The Junction NSW 2291 Australia
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Phone	02 4032 7934
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Address	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
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Phone	02 4323 2877
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# Adviser Profile



## Jacob LoCascio

B.Com, Dip FP, CFP®

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

<b>Authorised Representative Number:</b>	1233264
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	27/6/2022
<b>Version:</b>	6.1

Jacob LoCascio is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Jacob LoCascio is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers, Coastal Advice Port Macquarie and Coastal Advice Ballina Byron which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Jacob LoCascio, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Jacob LoCascio has worked in the Financial Advice industry for over 10 years. As a seasoned Financial Adviser, he is passionate about helping everyday Australians access high-quality advice. His favourite part of the job is meeting new people and spending time with his existing clients, celebrating their wins.

"For me, Financial Advice is more than just numbers. It's the relationship I get to build with my clients. I feel truly privileged to be trusted with their finances and to become a part of the fabric of their life. It's not a responsibility I take lightly."

Jacob's interest in Financial Advice initially stemmed from his parents' experience during the GFC. Having seen the detrimental effects that poor financial advice can have on a family, he was motivated to understand the industry and become part of the change that the new wave of professional and educated financial advisers were creating.

Jacob is a Certified Financial Planner®, a member of the Financial Planning Association of Australia and a Justice of the Peace. He is also a University of Newcastle Alumnus, earning his Bachelor of Commerce, majoring in Finance.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	15 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	1300 143 510

# Adviser Profile



## Thomas Momsen

B.Com, Adv DFS (FP)

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

<b>Authorised Representative Number:</b>	341995
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	1/9/2021
<b>Version:</b>	6.1

Thomas Momsen is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Thomas Momsen is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Coastal Advice Port Macquarie, and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Thomas Momsen, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Coastal Advice Group's Head of Advice, Tom Momsen, is passionate about helping people organise their finances and secure a stress-free future for themselves and their families.

Tom has completed a Bachelor of Commerce and Advanced Diploma of Financial Planning which allows him to share his expertise and knowledge with others. As Head of Advice, Tom will train and mentor all advisers to ensure every client - including his own - receive the highest quality advice and best experience possible.

For Tom, he is passionate about connecting with clients on both a professional and personal level. A truly personalised service is what allows Tom to achieve the best outcomes for his clients.

With 14 years of experience in the industry, Tom understands that trust is the key to success. "Building trust with my clients allows me to help them achieve their dreams. I enjoy being able to challenge my client's perceptions of their future aspirations. Anything is possible; I look forward to helping more people enjoy a future without limitations."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Aged care
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)
- Business insurance

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

As the licensee, RI Advice Group collects all advice fees and commissions. RI Advice Group then pays the fees and commissions to my Practice as detailed in the Guide under 'How We are Paid'. My Practice pays me out of the fees and commissions it receives from RI Advice Group, by one or more of the methods outlined below.

- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our payment options may include a fee for service, commissions, or a combination of both.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** Some product providers pay commissions to RI Advice Group. The amount of commissions received will depend upon the type of product and the amount invested or premium paid.

If we receive commissions as a result of recommending a product to you, we may reduce our fee for service.

In the event that we reduce our fee for service in this manner and you decide not to proceed with our recommendations, or if your insurance policies are cancelled within the first 2 years of acceptance (in which case the insurer claims back all or some of the commission paid to us), we may invoice you directly for the cost of our service.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	15 Kenrick Street The Junction Nsw 2291 Australia
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<b>Phone</b>	02 4032 7934
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<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
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<b>Phone</b>	02 4323 2877
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NFPG CCFPG SWA CAPM CABB



# Adviser Profile

## Peter Oriel

AdvDipFS(FP), DipMgt, FChFP, JP

This adviser profile forms an essential part of the Financial Service Guide (FSG).  
The FSG is not complete without it.

**Authorised Representative Number:** 248661  
**Corporate Authorised Representative Number:** 1280080  
**Adviser profile issue date:** 3/2/2022  
**Version:** 6.1

Peter Oriel is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Peter Oriel is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers, Coastal Advice Port Macquarie and Coastal Advice Ballina Byron which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Peter Oriel, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

Peter has been in the Financial Planning industry for 40 years and has had the benefit of working throughout a vast array of economic cycles, legislative changes, and client circumstances.

With this extensive experience, he has an advantage of being able to incorporate an evidence-based approach to financial advice. Combined with his ongoing education, Peter is extraordinarily well equipped to help clients navigate the best path through what can sometimes seem a daunting maze of concerns and unfamiliar language.

He has participated in some extraordinary events and experiences - both personally and professionally - and this has confirmed his belief that financial security is a key component to help people live their best life.

For Peter, it is the experiences - or as he likes to call them "life moments" - that people value most in life and it's a key part of his role to identify what this looks like for his clients and plot a personalised financial plan to deliver on them. Frank and open communication is a must.

Peter has a great sense of humour and a positive outlook on life. However, he also understands that it is important to be prepared for the obstacles that come your way. "Life isn't a straight course and even the best plans are going to have interruptions and speedbumps, that's why ongoing financial advice and incorporating flexibility is key to success."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

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- **Salary** – I may be paid a salary based on my experience and capability.
- **Bonus** – I may be eligible to receive a bonus, based on a combination of revenue and certain non-financial measures (such as the quality of my service).
- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

Before providing advice, we will agree the fees and payment options with you. The fee you pay will depend on the complexity of your circumstances and the services you require.

Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Sri Lanka and Philippines

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	15 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	1300 143 510
<b>Address</b>	Shop 2 33 Hay Street Port Macquarie NSW 2444 Australia
<b>Phone</b>	1300 143 510

# Adviser Profile



## Bree Phillips

Adv Dip FS (FP), JP, B.MedRadSc (NM)

This adviser profile forms an essential part of the Financial Service Guide (FSG). The FSG is not complete without it.

<b>Authorised Representative Number:</b>	411048
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	8/11/2021
<b>Version:</b>	6.1

Bree Phillips is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Bree Phillips is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers and Coastal Advice Port Macquarie which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Bree Phillips, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

As Financial Adviser at Coastal Advice Group (NFPG), Bree is passionate about helping others secure the lifestyle they want and to achieve their dreams - especially dreams they didn't think were possible to reach.

Initially starting in a financial planning administration role, Bree progressed her career to an adviser role where she can bring more value to more clients. Her 11 years of experience has allowed her to develop a deep understanding of strategies and client's needs which propel her in her current role at Coastal Advice Group.

"At the end of the day, I'm here to help people. That's why I do my job, and that's exactly what financial planners are here for." Bree supports her clients with sound financial advice related to superannuation, retirement planning, investments, and personal insurance.

"Our role as an adviser is very simply about giving you clarity on where you are & where you want to be, what success looks like for you, giving you the right tools to achieve this and then most importantly, providing you the freedom to live life whilst removing these stresses. This is where the importance of having ongoing advice comes into play as life changes and your goals may change. We can make those adjustments along the way to keep you on track for success."

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Referrals to specialists (eg accountants, solicitors)

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)

## How I am paid

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- **Profits** – I may be eligible to receive a percentage of profits from the Practice.
- **Other** – I may also receive other benefits such as client fees and commissions, all of which are outlined in the FSG (see next section), or will be disclosed in the advice document at the time of providing advice.

At the time of providing advice, we will disclose the amounts that RI Advice Group, the Practice and I receive (if any) as a result of that advice.

## Client fee and payment options

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Our fees are charged as fee for service.

**Fee for service:** Fee for service is based on the service we provide. This fee can be determined by:

- An hourly rate.
- A fixed dollar amount.
- A percentage of funds invested (excluding borrowed funds).
- A combination of these methods.

We can invoice you directly for our fee for service. Alternatively, some products allow an adviser service fee to be deducted from the investment balance.

**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

In order to keep our costs competitive, our practice uses specialist business support resources that are located in the following country/countries: Philippines and Sri Lanka

The organisation/s we have contracted to support our business have confirmed to us they will adhere to the Australian Privacy Principles when dealing with your personal information. They will not contact you or share your information with any other party unless they have your express approval.

## My contact details

<b>Address</b>	19 Kenrick Street The Junction NSW 2291 Australia
<b>Phone</b>	02 4032 7934
<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
<b>Phone</b>	02 4323 2877

# Adviser Profile

## Matthew Simpson-Foster

Adv Dip FP, JP

This adviser profile forms an essential part of the Financial Service Guide (FSG).  
The FSG is not complete without it.

<b>Authorised Representative Number:</b>	443661
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	19/5/2021
<b>Version:</b>	6.1

Matthew Simpson-Foster is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Matthew Simpson-Foster is proprietor of Newcastle Financial Planning Group, Central Coast Financial Planning Group and Sydney Wealth Advisers which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

The financial advice and other services you receive will be provided to you by Matthew Simpson-Foster, or one of my colleagues, who is also an Authorised Representative of RI Advice Group.

## Qualifications and experience

A long-standing passion to help others realise their financial goals drives Matthew's mission at CAG. "Seeing clients start to achieve their financial independence inspires me," he says. "It starts with listening, working to their agenda, not our own." Matthew's easy-going personality is backed by significant experience, starting with corporate superannuation back in 2000. From there, Matt spent five years as pricing manager at one of Europe's biggest hedge funds, and six years in super and insurance for some of Australia's largest financial services providers.

The experience made Matthew aware of just how vulnerable a lot of people were when it came to their financial security. "I saw a lot of insurance claims where people hadn't been given the right advice, and had cancelled their insurance," he recalls. "It made me want to do more to help people build and protect their wealth."

At the urging of long-time friend Daniel Brown, Matthew decided the time was right to leverage his broad experience and move into the financial planning space. CAG was a natural fit. "We look at advice very differently to other outfits, and I think that's one of our advantages," says Matthew.

## Services offered

I am authorised to provide advice in the following areas:

- Superannuation
- Centrelink / DVA
- Retirement planning
- Investments, including savings plans
- Ownership and structures (e.g. discretionary and family trusts)
- ASX listed investments managed under a model portfolio
- Self-managed superannuation
- Personal insurance
- Portfolio review
- Budget and cash flow planning
- Estate planning
- Debt management
- Ongoing advisory services
- Gearing
- Referrals to specialists (eg accountants, solicitors)
- Approved ASX listed investments within the ASX 200

## Products offered

I am authorised to deal in the following products:

- Deposit and payment products
- Retirement savings accounts
- Derivatives
- Securities
- Life investment or life risk products
- Superannuation
- Interests in managed investment schemes, including investor directed portfolio services (IDPS)
- Standard margin lending facilities

## How I am paid

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**Commissions:** I do not receive commissions.

## Additional privacy disclosure – our business partners

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## My contact details

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<b>Phone</b>	1300 143 510
<b>Address</b>	Unit 1, 312 Central Coast Highway Erina NSW 2250 Australia
<b>Phone</b>	1300 143 510



# Adviser Profile



## Murray Wynne

Dip FS (FP)

This adviser profile forms an essential part of the Financial Service Guide (FSG).  
The FSG is not complete without it.

<b>Authorised Representative Number:</b>	239290
<b>Corporate Authorised Representative Number:</b>	1280080
<b>Adviser profile issue date:</b>	7/10/2021
<b>Version:</b>	6.3

Murray Wynne is an Authorised Representative of RI Advice Group Pty Ltd (RI Advice Group) ABN 23 001 774 125, AFSL 238429. Murray Wynne is employed by Newcastle Financial Planning Group, Central Coast Financial Planning Group, Sydney Wealth Advisers and Coastal Advice Port Macquarie which are subsidiaries of Coastal Advice Group Pty Ltd which is a Corporate Authorised Representative of RI Advice Group.

### Qualifications and experience

With over 30 years of experience in the life insurance industry, Murray is an incredibly experienced and knowledgeable financial adviser. As Risk Specialist at Coastal Advice Group, Murray assists clients to determine the most appropriate risk insurance strategies and solutions for their situation.

"I am extremely passionate about what I do. The best part of my job is the discovery process, learning about a person's wants and needs and then hashing out their best solutions. No two people are exactly the same which means every person's ideal strategy is going to be unique."

Murray strives to put people in a better situation than they were before - whether this means a more cost-effective policy or an insurance plan that better protects their family.

Murray always aims to develop your insurance solution according to your priorities as he sees personalisation as the most important part of his job. "Anybody can take out an insurance policy but my real value to our clients is my extensive knowledge and understanding of our ever-changing industry. I want our clients to walk away with a strategy that is relevant and tailored for their current situation as well as future goals."

- Member of the Association of Financial Advisers
- Registered with Tax Practitioners Board

### Services offered

I am authorised to provide advice in the following areas:

- Personal insurance
- Referrals to specialists (eg accountants, solicitors)
- Ongoing advisory services
- Business insurance
- Life and Total & Permanent Disability Insurance
- Insurance in Superannuation
- Income Protection and Business Expense Insurance
- Trauma/Critical Illness Insurance
- Estate Planning

### Products offered

I am authorised to deal in the following products:

- Life investment or life risk products (including Life Products under Super)

## How I am paid

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